## House File 2299

## H-8071

- 1 Amend House File 2299 as follows:
- By striking everything after the enacting clause and
- 3 inserting:
- 4 <Section 1. NEW SECTION. 515.109A Appraisals —
- 5 limitations on use.
- 6 The appraisal process included in the standard fire policy
- 7 in section 515.109, subsection 6, paragraph "a", shall only be
- 8 used to appraise a loss, stating separately actual cash value
- 9 and loss to each item; and shall not be used to determine a
- 10 dispute regarding the cause of a loss or to determine whether a
- 11 loss is covered under the terms of the policy.
- 12 Sec. 2. APPLICABILITY. This Act applies January 1, 2023,
- 13 to fire insurance contracts issued for delivery, continued, or
- 14 renewed in this state, and to insured losses incurred under
- 15 such contracts, on or after that date.>

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